

TABLE III-B. Full Year 1997, FDIC-Insured Savings Institutions

FULL YEAR Preliminary (The way it is . . .)	All Institutions	Asset Size Distribution				Geographic Distribution by Region						
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	Greater than \$5 Billion	East			West			
		North- east	South- east	Central	Mid- west	South- west	West					
Number of institutions reporting.....	1,779	764	858	122	35	687	254	461	133	118	126	
Total assets (in billions).....	\$1,026.2	\$39.9	\$250.4	\$239.8	\$496.1	\$342.8	\$64.9	\$174.1	\$33.5	\$64.0	\$346.8	
Total deposits (in billions).....	704.1	32.8	196.4	164.1	310.8	257.0	48.1	124.9	24.1	39.9	210.2	
Net income (in millions).....	8,836.5	295.1	2,297.7	2,449.9	3,793.8	3,250.1	529.1	1,501.2	327.0	643.7	2,585.3	
% of unprofitable institutions.....	3.9	6.3	2.1	1.6	2.9	2.3	8.3	2.2	2.3	9.3	6.3	
% of institutions with earnings gains.....	89.0	87.0	90.8	90.2	85.7	85.4	88.6	94.1	92.5	88.1	88.1	
Performance Ratios (%)												
Yield on earning assets.....	7.80	7.85	7.89	7.95	7.68	7.71	8.12	7.72	7.81	8.14	7.82	
Cost of funding earning assets.....	4.57	4.30	4.36	4.57	4.72	4.21	4.55	4.66	4.80	4.91	4.84	
Net interest margin.....	3.23	3.56	3.53	3.37	2.96	3.49	3.58	3.06	3.01	3.23	2.98	
Noninterest income to earning assets.....	0.79	0.89	0.63	0.96	0.79	0.60	1.50	0.92	0.73	1.13	0.72	
Noninterest expense to earning assets.....	2.37	3.17	2.57	2.56	2.10	2.38	3.47	2.40	2.08	2.56	2.12	
Loan loss provision to assets.....	0.23	0.11	0.16	0.28	0.25	0.17	0.41	0.24	0.12	0.33	0.24	
Net operating income to assets.....	0.84	0.68	0.88	0.90	0.80	0.91	0.65	0.76	0.92	1.01	0.79	
Return on assets.....	0.93	0.76	0.96	1.07	0.87	1.00	0.87	0.91	1.01	1.03	0.86	
Return on equity.....	10.90	6.53	9.28	12.71	11.67	10.64	8.88	10.11	10.95	12.64	11.94	
Net charge-offs to loans and leases.....	0.25	0.10	0.17	0.34	0.26	0.22	0.47	0.24	0.07	0.43	0.22	
Loan loss provision to net charge-offs.....	137.66	162.35	140.90	128.36	141.64	129.91	126.55	141.21	255.65	122.11	148.90	
Efficiency ratio.....	57.18	70.69	60.94	57.49	53.23	56.26	66.98	57.36	54.74	57.72	55.61	
Condition Ratios (%)												
Earning assets to total assets.....	93.52	94.42	94.63	92.87	93.19	94.01	92.34	93.29	94.88	91.62	93.57	
Loss allowance to:												
Loans and leases.....	1.00	0.76	0.89	1.15	1.00	1.08	1.06	0.78	0.69	0.91	1.06	
Noncurrent loans and leases.....	91.05	72.70	92.11	71.80	106.60	71.08	124.27	100.48	109.84	80.57	109.38	
Noncurrent assets plus												
other real estate owned to assets.....	0.95	0.87	0.84	1.31	0.84	1.12	0.86	0.67	0.57	1.10	0.95	
Noncurrent RE loans to RE loans.....	1.10	1.03	0.95	1.63	0.96	1.58	0.73	0.72	0.55	1.22	0.99	
Equity capital ratio.....	8.71	11.93	10.49	8.75	7.54	9.62	10.15	9.20	9.45	8.35	7.29	
Core capital (leverage) ratio.....	7.96	11.57	9.94	8.06	6.61	8.73	9.42	8.20	9.12	7.94	6.70	
Gross real estate assets to gross assets....	78.88	71.30	73.82	75.70	83.58	74.00	72.10	78.01	76.59	71.52	86.98	
Gross 1-4 family mortgages to gr. assets....	49.06	52.02	47.94	40.29	53.63	43.76	46.36	53.76	54.27	36.56	54.25	
Net loans and leases to deposits.....	98.25	82.90	85.75	91.92	111.11	81.79	91.74	98.74	100.12	102.14	118.60	
Structural Changes (YTD)												
New charters.....	12	12	0	0	0	2	6	0	1	2	1	
Thrifts absorbed by mergers.....	127	44	65	14	4	39	21	31	11	9	16	
Failed thrifts.....	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FULL YEAR* <i>(The way it was . . .)</i>												
Number of institutions.....	1,924	844	919	125	36	730	278	499	145	129	143	
.....1994	2,152	996	992	133	31	786	343	547	160	141	175	
.....1992	2,390	1,109	1,094	158	29	852	416	590	176	154	202	
Total assets (in billions).....	1996	\$1,028.3	\$43.7	\$270.1	\$258.3	\$456.2	\$345.4	\$63.2	\$175.7	\$50.3	\$78.3	\$315.3
.....1994	1,008.6	50.4	286.0	292.2	379.9	330.9	82.1	155.5	53.1	70.8	316.1	
.....1992	1,030.2	55.9	316.2	325.3	332.7	341.2	109.0	150.5	49.5	61.4	318.7	
Return on assets (%).....	1996	0.70	0.45	0.66	0.82	0.69	0.84	0.52	0.70	0.56	1.57	0.40
.....1994	0.66	0.79	0.77	0.82	0.43	0.89	0.84	0.76	0.40	0.97	0.30	
.....1992	0.65	0.86	0.81	0.67	0.47	0.59	0.77	0.89	1.10	1.55	0.34	
Net charge-offs to loans & leases (%)												
.....1996	0.32	0.10	0.17	0.33	0.43	0.32	0.38	0.14	0.15	0.32	0.44	
.....1994	0.51	0.10	0.23	0.49	0.79	0.49	0.16	0.11	0.15	0.29	0.86	
.....1992	0.59	0.23	0.37	0.67	0.76	0.89	0.38	0.20	0.21	0.34	0.60	
Noncurrent assets plus												
OREO to assets (%)**.....	1996	1.09	0.96	0.99	1.25	1.08	1.26	0.99	0.65	0.67	1.11	1.25
.....1994	1.38	1.08	1.24	1.47	1.46	1.83	1.07	0.50	0.61	1.37	1.56	
.....1992	3.07	1.83	2.35	3.12	3.92	3.81	2.43	0.99	1.24	3.92	3.60	
Equity capital ratio (%).....	1996	8.34	11.39	9.95	8.29	7.13	9.12	9.44	8.69	8.71	8.10	7.09
.....1994	7.93	9.94	9.02	8.10	6.70	8.51	8.59	8.75	7.71	7.01	6.97	
.....1992	7.22	8.47	7.71	7.12	6.62	7.26	7.48	7.89	7.05	6.32	6.96	

*Data between 1992 and 1995 do not include Resolution Trust Corporation conservatorships. Excludes one self-liquidating institution.

**Beginning with June 1996, TFR filers report noncurrent loans net of specific reserves. Accordingly, specific reserves have been subtracted from loan-loss reserves, beginning with June 1996, to make the ratio more closely comparable to prior periods.